

United States Bankruptcy Court  
Northern District of California

In re:  
Valentino Luchin  
Debtor

Case No. 19-31334-HLB  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0971-3

User: rasingh  
Form ID: ODSC7FI

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Apr 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2020.

db  
15101554 +Valentino Luchin, 12 Tioga Avenue, San Francisco, CA 94134-2241  
15101555 +A&B Produce, 299 Lawrence Avenue, South San Francisco, CA 94080-6818  
15101555 +Alejandro Zamores, 135 The Trees Drvie, Concord, CA 94518-3709  
15101556 +Brian Miles, Miles & Westbrook, 2255 Morello Ave. Suite 240, Pleasant Hill, CA 94523-1897  
15101558 +Golden Gate meat company, 803 Wright Ave, Richmond, CA 94804-3639  
15101559 +Italfoods, 205 Shaw Rd, South San Francisco, CA 94080-6605  
15101560 +Kennet Bruno Maraccini, Former Partner, 3149 Meadowbrook Drive, Concord, CA 94519-2138  
15101561 +Lettieri & Co., 120 Park Ln, Brisbane, CA 94005-1312  
15101562 +Manna Food Inc, 984 W Mac Arthur Blvd, Oakland, CA 94608-3950  
15101563 +Newport Fish Company, 457 S Canal Street, South San Francisco, CA 94080-4607  
15101564 +Pacific Produce, 584 Eccles Ave, South San Francisco, CA 94080-1905  
15101565 +Royal Hawaiian Seafood, 213 Harris Ave, South San Francisco, CA 94080-6807  
15101566 +Siena Imports, 1295 Evans Ave, San Francisco, CA 94124-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Apr 09 2020 08:18:00 CA Employment Development Dept.,  
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Apr 09 2020 08:18:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
smg +EDI: EDD.COM Apr 09 2020 08:18:00 Chief Tax Collection Section,  
Employment Development Section, P.O. Box 826203, Sacramento, CA 94230-0001  
15101557 +E-mail/Text: Bk@c2cfis.com Apr 09 2020 05:25:35 Coast to Coast Financial, PO Box 2086,  
Thousand Oaks, CA 91358-2086

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 10, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2020 at the address(es) listed below:

Drew Henwood on behalf of Debtor Valentino Luchin dfhenwood@aol.com, henwood.drew@gmail.com  
Janina M. Hoskins jmelder7@aol.com, Ca80@ecfcbis.com  
Office of the U.S. Trustee / SF USTPRegion17.SF.ECF@usdoj.gov

TOTAL: 3

**UNITED STATES BANKRUPTCY COURT  
California Northern Bankruptcy Court (San Francisco)**

**In re:**

Valentino Luchin  
aka Valentino G. Luchin  
aka Valentino Giovanni Luchin  
12 Tioga Avenue  
San Francisco, CA 94134

**Case Number: 19-31334 HLB 7  
Chapter: 7**

Debtor(s)

**Debtor/Joint Debtor Social Security Number(s):**  
xxx-xx-3484

**DISCHARGE OF DEBTOR AND FINAL DECREE**

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**  
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Janina M. Hoskins in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 4/8/20

By the Court:

Hannah L. Blumenstiel  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Doc # 21

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**